



**Peermade
Development
Society**



Annual Report

2023-24



PDS

Peermade Development Society



Vision

"....that they may have life and have it abundantly."
(John 10:10)



Mission

Empowerment of village communities especially the tribals , women and the marginal farmers towards sustainable development by conserving and enhancing local resources in order to have fullness of life.

INDEX

Our Founder	3
Message From The Patron	4
Message From The President	5
Message From The Directors	6
Community Based Groups And Social Network	7
Micro Finance And Women Development	11
Livelihood & Enterprises Development	14
Family Development Programmes	18
Rural Health And Wellness	20
Technology Development And Dissemination	22
Tribal Development	24
Sustainable Agriculture & Agro Processing	27
Pds Organic Spices	29
Human Resource Development	34

Our
Founder



Mar Mathew Arackal
Bishop Emeritus
Eparchy of Kanjirapally

Message from THE PATRON



It is a matter of pride and joy to acknowledge the great contributions Peermade Development Society (PDS) is making for the sustainable development of the small and marginal farmers, tribal communities, women and agriculture labourers in Kerala. The 2023-24 edition of the annual report depicts the meaningful interventions of PDS in various sectors including sustainable agriculture, women empowerment, farmer empowerment, employment generation, tribal development and technology transfer.

The year 2023-24 and preceding years have witnessed severe natural calamities leading to massive damages to human lives, livelihoods and infrastructure. Climate change has become a reality and we need to withstand its adverse effects. It is the need of the hour to equip and enable the local communities and our target group to overcome these challenges. PDS is doing a commendable work in this area by promoting environment friendly initiatives and enabling people to adapt to changing climate and other challenges. Going through the report it is understood that all the initiatives of PDS are directed towards ensuring sustainable livelihood and improved standard of living of its target group. It is also commendable to note that PDS has been successful in sustaining its various programmes which were started years back.

I sincerely thank Fr. Jilson James, Fr. Brijesh Puttumannil and Fr. Jacob Nedumthakadiyil for their able leadership and directions which keep PDS continuing its journey. I make use of this opportunity to thank also all the stakeholders of PDS including governing body members, management, staff, unit directors, field staff and village animators for their dedicated work and valuable contribution to PDS and to the society. I wish you all the success for your endeavours and may the Good Lord bless you and your development initiatives.

With regards,

Bishop Jose Pulickal
Diocese of Kanjirapally

Message from THE PRESIDENT



I am very glad to learn that Peermade Development Society is bringing out its annual report for the year 2023-24. I feel proud being part of PDS which completes its 44 years of relentless service to the people in Kerala and outside in ensuring their sustainable development. Going through the report it is evident that PDS is continuing its spirit and enthusiasm in achieving its vision of 'fullness of life'.

It is understood that PDS has expanded its area of operation to almost all districts in Kerala. Also, it is commendable to note that PDS could mobilise more than 15000 small and marginal farmers across Kerala through promotion of farmer producer organisations. This segment of population is indeed one of the unorganised and underprivileged communities in Kerala and mobilising and empowering them will definitely contribute their sustainable development. Also, it is commendable to note that various projects which PDS initiated right from 1980 onwards for the development of tribals, small and marginal farmers and women are running successfully even after 44 years. The increasing number of educational institutions, NGOs, farmer groups, civic organisations and students across the country visiting and learning from PDS is a clear indication that PDS has set replicable models in the development sector.

It is my pleasure to pass on special words of appreciation to the Governing Board members, advisors, management, staff and volunteers of PDS for their valuable contributions and support which enable PDS to realise its vision and mission. The dedication and passion with which Fr. Jilson Kunnathupurayidom, Executive Director, Fr. Brijesh Puttumannil, Joint Director and Fr. JacobNedumthakadiyil, Asst Director are leading Peermade Development society and the rest of the team are greatly commendable. I am confident that their exceptional team work and passion will take PDS and its ever-expanding mission to newer heights.

With regards and best wishes to all,

Fr. Bobby Alex Mannamplackal
President

Message from **THE DIRECTORS**



With heartfelt thanks and gratitude, we present before you the annual report of PDS for the year 2023-24.

With the great support of our partners, PDS is successfully continuing its journey towards sustainable development of its target group. Being part of this journey, we sincerely thank our donors, governing body members, staff, unit directors, village animators, VDC leaders, SHGs and the farmers for their outstanding contributions and support.

We are proud to say that PDS continues to focus on promoting and strengthening grass root level people's organisations including SHGs, SHG federations, FPOs, farmers consortiums, etc. There are 872 active SHGs federated into 67 village level SHG federations in Idukki, Kottayam and Pathanamthitta. Also 33 Farmer Producer Organisations, consisting of 16500 small and marginal farmers, are promoted in 11 districts of Kerala. During the year we have successfully completed a KKS/BMZ supported project on 'strengthening indigenous communities in Kerala' benefitting 1000 tribal families. In collaboration with Marian College Kuttikanam Autonomous, Sahyadri Ayurvedic division of PDS started a diploma program in Ayurveda Panchakarma and International Spa Therapy. Also, PDS could successfully complete another certificate program in 'nurturing and management of farmer producer organisations' in collaboration with Marian College Kuttikanam autonomous and NABARD. A few more new products were added to the product basket of 'Biorigin', the natural products division of PDS benefitting the farmers, tribals and women. Our Organic Spices, Organic tea and Sahyadri Ayurvedic Pharmaceuticals are also making steady progress in terms of reaching out to more people and business turnover.

We sincerely thank our patron Mar Jose Pulickal, Bishop of Kanjirapally diocese, Mar Mathew Arackal, Bishop emeritus of Kanjirapally diocese and founder of PDS and Fr. Bobby Mannamplackal, President of PDS for their guidance, constant encouragement and motivation. Once again, we thank all our partners in development for their generous support and cooperation which enabled us to better serve the society.

With warm regards,

Fr. Jilson James
Executive Director

Fr. Brijesh Puttumannil
Joint Director

Fr. Jacob Nedumthakadiyil
Asst Director

COMMUNITY BASED GROUPS AND SOCIAL NETWORKING

Community Based Groups and Social Networking

PDS continues to promote community-based groups at grass root level for the wholistic development of the rural villages. Self Help Groups (SHGs), SHG federations and Village Development Councils are promoted in 67 rural villages in Idukki, Kottayam and Pathanamthitta districts of Kerala. Many of these groups have been in existence for more than 20 years and their dedicated work and inclusive approach have contributed significantly in changing the life of thousands of families irrespective of caste, creed, politics and gender.

Self Help Groups (SHG)

Self Help Groups are informal groups which promote volunteerism and are actively engaged in multiple activities like mobilizing thrifts, providing micro loans, engaging social activities and acting as social security mechanism for thousands of families. As of March 31, 2024, PDS promoted 2276 SHGs in Idukki, Kottayam and Pathanamthitta Districts. SHGs helped thousands of families in providing quality higher education to their children, undertaking diverse income generating activities and get rid of the dependency on money-lenders. However, the greatest achievement of SHG is that it helped thousands of women in improving their leadership skills, access to resources and real women empowerment.

Transformative power of collective action

The Kukku Self-Help Group stands as a powerful testament to the transformative power of collective action and the spirit of self-reliance within a tribal community.

In the beginning, 12 women from the Kannampady community came together to form a neighborhood group. While initially successful, internal conflicts eventually led to the formation of a formal SHG in 2008. The Kukku SHG, the first of its kind in the region, was formed with the vision of accessing loans and financial assistance from the government. As Kukku, the president, proudly states, ***“We are tribals, so we don’t have much facilities. through the SHG, we are becoming financially independent and understanding the importance of education.”*** Joining the PDS in 2008, the Kannampady SHG demonstrated a commitment to collective financial discipline. With regular weekly meetings, they have mobilized a collective savings of Rs. 4,84,000, demonstrating their commitment to building a secure financial future. This financial stability has enabled them to access significant loans, including Rs. 25,000 per member from the SHG federation, which they have utilized to purchase essential home appliances

like washing machines, TVs, motorcycles, and even laptops. The group has also secured a substantial Rs. 20 lakh bank loan for personal purposes, highlighting their growing financial independence.

Empowering Income Generation

The SHG actively participates in income generation programs. The PDS provides a 60% subsidy for the purchase of livestock, including hens, goats, cows, and buffalo calves, as well as for tools like broom accessories. This initiative has enabled many members to generate sustainable income streams.

The Kukku SHG extends its reach beyond financial empowerment to encompass social and cultural development. They actively participate in celebrating important days like Women’s Day, Children’s Day, Independence Day, Republic Day, and Environment Day, fostering community spirit and awareness. Their commitment to their community is further highlighted by their annual food distribution program at the tribal higher secondary school and their support for cancer patients.

Their dedication has not gone unnoticed. In 2022, the Kannambadi SHG received the prestigious “Best Women SHG” award from the PDS.



The SHG has also facilitated the participation of its members in various training programs, including tailoring classes, broom making, soap making, and agricultural training. These comprehensive programs, encompassing both practical and theoretical knowledge, have further empowered the members and provided them with marketable skills, contributing to their financial independence.

The impact of the Kukku SHG extends to the next generation. Understanding the importance of education, they have actively encouraged their children to pursue education, leading to a significant increase in educational attainment among their children. Many of these young people are now employed in government sectors, a testament to the long-term impact of the SHG’s work.

The Kukku SHG’s journey is a powerful reminder that collective action, financial discipline, and a commitment to empowerment can lead to profound societal transformation. Their success serves as a beacon of hope for rural communities across India, demonstrating the transformative power of self-reliance and the strength of women working together for a brighter future.

Central SHG (SHG Federation)

The cluster of SHGs promoted by PDS in a village form Central SHG or SHG federation. Central SHGs are promoted to effectively handhold the SHGs in a participatory manner. Presently there are 65 Central SHGs functioning in which 638 SHGs are members. Village Animator is the Chief Functionary of the Central SHG. Central SHGs undertake numerous activities like capacity building trainings, skill trainings, awareness building programs, health camps, promoting kitchen garden, micro finance activities and facilitate linkages with banks, govt. agencies, etc.

A Remarkable Journey

Nestled in the picturesque Idukki district, Kanchiyar village faces the challenges of marginal farming and limited infrastructure. The majority of its residents are small-scale cultivators, dependent on cardamom and pepper plantations. Recognizing the socio-economic needs of this community, PDS initiated its work in Kanchiyar in 1998.

This marked the beginning of a remarkable journey for the Nariyanpara SHG Federation, a beacon of empowerment for the village. The federation, encompassing both Kanchiyar Panchayat and Kattappana municipality, currently brings together 16 SHGs - 13 women's groups and 3 men's groups, representing a network of 182 families.

The Nariyanpara SHG Federation thrives on collective action and a strong sense of community. Monthly meetings bring together leaders from

the federated SHGs, allowing them to share their progress, challenges, and learn from each other's experiences. A commitment to financial discipline is evident in the federation's practice of collecting 2,000 monthly savings from each SHG. This pooled fund serves as a vital resource for providing micro-loans to the SHGs, fostering financial stability and self-reliance.

The federation acts as a bridge, connecting the SHGs with vital resources and opportunities. It assists SHGs in accessing credit facilities from local banks and the PDS, ensuring financial security and enabling them to invest in income generation activities. The federation also champions financial literacy, conducting training programs and facilitating financial audits for the SHGs, building a stronger foundation for financial management.



The Nariyanpara SHG Federation goes beyond economic empowerment, prioritizing the well-being of its members. Recognizing the importance of healthcare, the federation has facilitated health insurance for 98% of its members, ensuring access to essential medical care. Furthermore, the federation has conducted two medical camps, providing vital healthcare services to the entire village community. The impact of the Nariyanpara SHG Federation is deeply felt within Kanchiyar. The active participation of its 16 SHGs, all over a decade old, is a testament to the federation's effectiveness and the trust it has garnered within the community.

The federation has mobilized over Rs. 22.44 lakh from the SHGs and provides upto Rs. 5 lakh collateral-free loans to support their various initiatives. Additionally, all the SHGs are credit linked with local banks and PDS Micro Finance. “Our SHGs are very prompt in making repayments of various loans mainly due to proper utilization of funds” says Mr. Jose, the animator.

The Nariyanpara SHG Federation has not only fostered financial stability but also promoted holistic development through diverse training programs. These programs encompass a range of vital skills, including family counseling, mushroom cultivation, medical care, honeybee farming, and soap making. This dedication to skills development empowers members with knowledge and capabilities, enabling them to pursue new opportunities and create sustainable livelihoods.

The Nariyanpara SHG Federation stands as a remarkable example of how collective action, community support, and a commitment to holistic development can transform a rural community. Their journey demonstrates the power of women’s leadership, financial inclusion, and collaborative initiatives in building a brighter future for Kanchiyar.

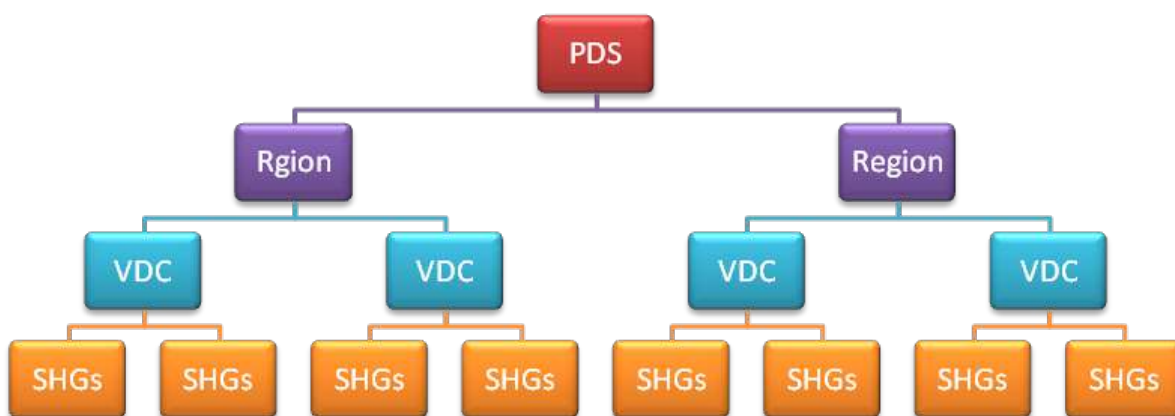
Village Development Council (VDC)

VDCs are community-based organizations promoted at village level which encompasses all the community-based groups in a village. The objectives of VDC are to plan and implement various programmes at village level with active participation of the community. VDCs are represented by SHGs, social workers, local leaders and village animator. Currently there are 65 VDCs affiliated with PDS.

Region

A cluster of VDCs is known as regions. The number of VDCs in each region ranges from 10 to 16. Kattapana, Upputhara, Kumily, Mundakayam, Pathanamthitta and Kanjirapally are the regions.

Network of People’s Organizations

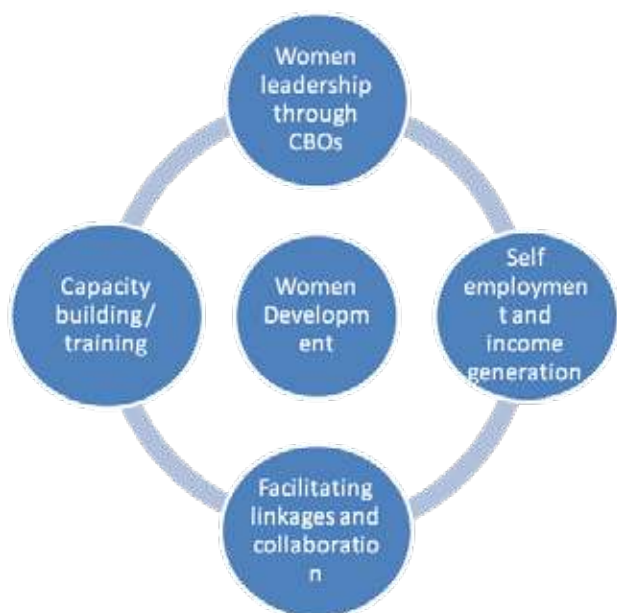


2

MICRO FINANCE AND WOMEN DEVELOPMENT

PDS' micro finance programme is targeted towards empowering the rural households especially women community through mobilizing thrift, savings, micro loan and insurance. The program has adopted decentralized and participatory implementation methodology through a 3-tier system including SHGs, SHG federations and Regions. Various stakeholders including SHGs, SHG federations, Village Development Council and village animators are involved in the process. Our micro finance program includes both on lending to SHGs and facilitating direct credit linkage of SHGs with banks.

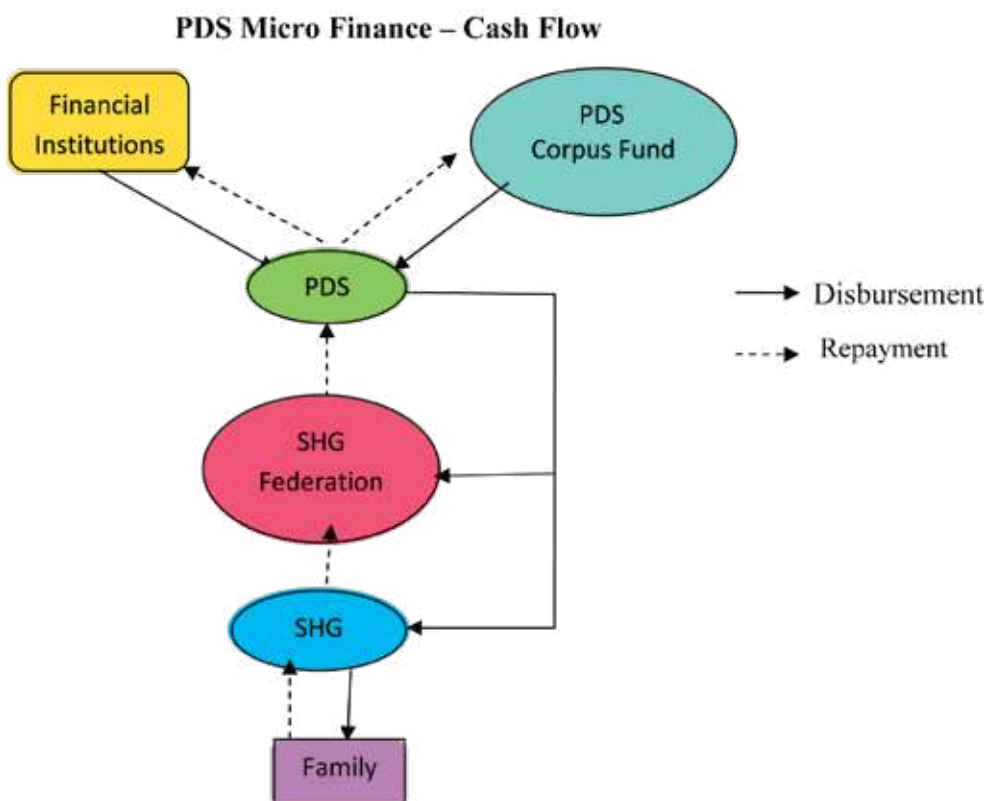
PDS' strategy in Women Development



Sl. No	Particulars	Cumulative
1	Total No. of SHGs	601
2	Total number of families covered	7420
3	No. of Village level SHG federations	65
4	Thrift mobilized in SHGs	23.96 crores
5	Total internal Lending using thrift amount	21.20 crores

Credit Support

PDS enables marginal farmers, women, agriculture labourers and tribal families to avail easy credit through SHG based micro finance programme. PDS provides micro finance up to Rs.75000 per member on concessional rates with a repayment period of 30 months.



Different models promoted by PDS

1. On lending to SHGs

PDS is associated with a number of financial institutions for mobilizing funds for providing micro loans to its SHGs. Federal Bank, Kerala State Backward Classes Development Corporation, Sahyadri Credit Cooperative Society, NABARD, etc. are the major partners in this programme. During the current year Rs. 10.15 crores were disbursed to the SHGs under this category.

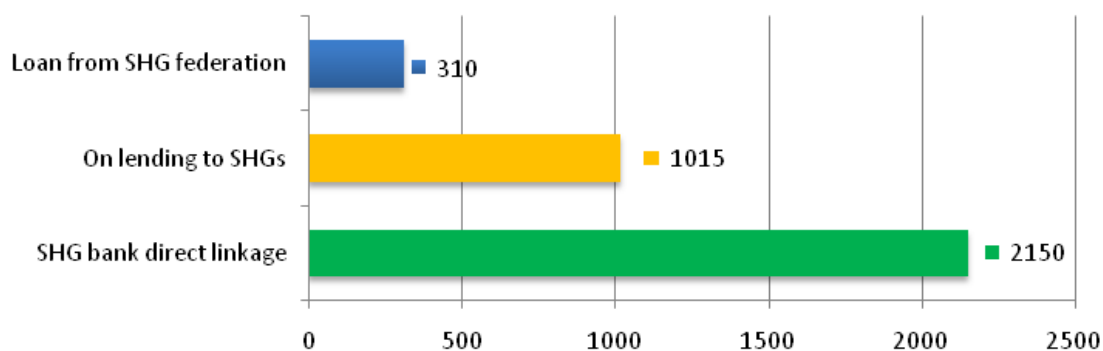
2. Bank Loan through SHG Bank Linkage Scheme

During the current year PDS facilitated 242 SHGs to avail Rs. 32 crores as loan from different banks. Under this arrangement, the role of PDS is that of a facilitator and SHGs get the loans directly from their banks. SHGs make the repayment directly to their banks and PDS ensures that all loans are repaid.

3. On lending by SHG Federations

SHG Federations (VDCs), at the village level, mobilize savings from member SHGs. This amount is revolved among the member SHGs. The monthly mandatory saving to be made in the village level federation by the member SHG is homogenous for each federation, but differs from federation to federation and it ranges from Rs. 100 to Rs.2000. Transactions take place at the monthly federation meeting. Currently, 59 federations are engaged in providing these types of loans. In the current year, cumulative total of savings mobilized by the federations is Rs.325 lakhs and loans given to SHGs are Rs.310 lakhs. PDS provides training in accounting, internal audit, fund management and management of NPAs to the village level leaders and animators on a regular basis. PDS conducts the external audit also.

Source of Finance (Rs in Lakhs)



Celebration of International Women's Day

PDS considers the celebration of International Women's Day as an opportunity for the women community to come together to celebrate their achievements and explore opportunities for further advancement. Women's Day 2024 was celebrated on March 7 at Kattapana. More than 2000 women have participated in the celebration which was inaugurated by Mrs. Nisha Soman Thettayil. Seminars, exhibition of SHG products, cultural events by SHG members, honouring successful women entrepreneurs, farmers and women leaders were the highlights of the program.



3

LIVELIHOODS & ENTERPRISE DEVELOPMENT

PDS has adopted various strategies for livelihood promotion including skill training, entrepreneurship development, micro finance support, handholding and marketing support.

Shining Star

K Shivakammi is a shining example of resilience, entrepreneurial spirit and the transformative power of community support. After marriage she moved from Tamil Nadu to 55th mile near Peermade Idukki district. Before marriage she had begun pursuing a nursing career. Family circumstances forced her to put her studies on hold. Despite the challenges she found work in a hospital setting earning modest Rs.7500 per month. The initial years were tough, with her husband, a loading laborer, facing inconsistent work, leading to financial instability. Shivakammi possessed a hidden talent for tailoring, which she began honoring by stitching cloth from home.

During 2021 she joined Kavery SHG, promoted by PDS. She actively participated in weekly meeting, consistently saving 100rs per week and she got a supportive group of women who encouraged her entrepreneurial spirit. Over the past 3-years Shivakammi obtained 2 micro loans from PDS, totaling Rs.1.25 lakhs. This enabled her to open 'SHIVA LADIES TAILORING AND TAILORING CLASS' a venture that combined her passion for tailoring with a desire to empower herself.



She invested in eight new sewing machines and hired 2 staff members. She partnered with two other women to establish a second tailoring unit. This collaboration allowed her to mentor 13 students. Also, she identified a market need for SHE SHAPE NIGHTIES and began selling them adding another revenue stream to her business. Today she earns a respectable Rs.30000 per month providing financial stability for her family. She has saved for her children's education and acquired valuable assets like gold and furniture. Her hard work and achievements were awarded by obtaining the prestigious best women Entrepreneur award in 2023 – 2024 by PDS.

Buffalo Calf Rearing Program

Aiming at promoting supplementary income source for farmers and integrated farming, PDS implemented buffalo calf rearing program through the Self-Help Groups. During the current year 155 families were supported to establish buffalo rearing units. All the farmers were provided skill training in in buffalo rearing by veterinary doctors from Livestock Management Training Centre, Govt of Kerala. 'Murrah' variety of buffalo calves were procured from govt approved farms and supplied to trained farmers.



Farmer Producer Organizations

Farmer Producer Organisation (FPO) is the latest institutional innovation promoted in India to empower the small and marginal farmers and to ensure them better buying of inputs and better price for their products. PDS started promoting Farmer Producer Organisations in 2016 under the PODF scheme of NABARD. PDS promoted Hill Range Tribal Farmers Producer Company Ltd in 2016 with 10 tribal farmers and presently there are 727 shareholders with 48% tribals and a turnover of INR 2.35 crores during 2023-24. Today there are 34 FPOs promoted by PDS in 11 districts of Kerala with a massive membership of over 15000 small and marginal farmers.

Cluster Based Business Organization

Under the “Central Sector Scheme of promotion of 10000 FPOs” of Ministry of Agriculture & Farmers Welfare, GoI, PDS was empaneled by NABARD and NCDC (National Cooperative Development Corporation) as Cluster Based Business Organization (CBBO) for the promotion and handholding of Farmer Producer Organizations (FPOs) in Kerala. Under the programme currently 32 FPOs are promoted in 11 districts of Kerala State.



Fertiland flourishes the hope of pineapple farmers

Fertiland Farmers Producer Company (FEFPCO), established on July 27, 2021, in Chotti Edakunnam village, Kanjirappalli block, Kerala, stands as a testament to the power of collective action and rural entrepreneurship. Guided by the expertise of Peermade Development Society and with financial support from GoI, FEFPCO has emerged as a beacon of hope for pineapple farmers in the region. Driven by the exploitation of middlemen and the rampant wastage of low-grade pineapples, a group of visionary farmers came together to establish FEFPCO. Their objective was to ensure fair prices for agricultural produce, enhance farmer incomes, and promote sustainable farming practices through production, storage, processing, and marketing initiatives.



Rapid Growth and Expansion

Starting with just 10 members, FEFPCO witnessed a remarkable surge in its membership within a short span. The company now boasts over 750 shareholders, a testament to the trust and confidence it has earned among the local farming community. This growth was fueled by the success of FEFPCO's core business: processing and marketing pineapple pulp.

Empowering Farmers and Consumers

FEFPCO's impact extends far beyond its core business. In 2023-2024, the company expanded its operations to include the sale of fertilizers and other essential items to its member farmers with government subsidies. This initiative not only provides farmers with quality inputs at affordable prices but also strengthens their financial resilience.



Financial Success and Social Impact

FEFPCO's commitment to empowering the local community is reflected in its impressive financial performance and positive social impact. The company processes and sells 10-12 tons of pineapple pulp every month, generating a significant revenue stream. In 2023, FEFPCO achieved a turnover of Rs. 9,147,55, and in 2024, this figure rose to Rs. 7,141,263.

FEFPCO has created employment opportunities for 12 individuals, 10 of whom are women, highlighting its dedication to promoting gender equality and empowering women in the workforce. FEFPCO's journey of success is far from over. The company is planning to launch a new product, Delight, further diversifying its portfolio and enhancing its market presence.

Mushroom Research and Development Centre

Mushroom Research and Development Centre (MRDC) under PDS is successfully running its mushroom production program for the last 31 years. Skill training, hand holding support, production and distribution of spawn and technical support are provided to entrepreneurs, women groups, farmers and government institutions like VFPCCK. With the financial support of Horticulture Mission, Govt of Kerala a full-fledged mushroom research and development centre is established at Peermade. The production centre is having an installed capacity of 3000 beds. Different mushroom varieties including Pleurotus Hu, Pleurotus Co2, Pleurotus Florida and Pleurotus Pink are promoted through the centre.



Eco Shop

Sahyadri Eco Shop at Kuttikanam is the marketing outlet for Peermade Development Society dealing specifically with organic spice products, organic tea, wellness products and other natural products of rural entrepreneurs promoted by PDS.

4

FAMILY DEVELOPMENT PROGRAMMES

The Family Development Programme is a flagship programme of PDS which is being continued for the last 36 years. Through this programme the poorest families are identified and supported for improving their livelihoods.

Family Sponsorship Programme

In this programme, ultra-poor families** are supported through regular monthly assistance for a stipulated period of time. The families are selected by the local SHGs and each family is sponsored by a benefactor abroad. The assistance comes directly into an account that is jointly operated by the beneficiary family and the Diocesan Social Service Society (DSSS). The assistance is utilized for income generating activities and for fulfilling immediate needs like food, clothing, housing, medical and education. The programme is closely monitored by a team of village level animators, sponsors, parish priests and field coordinators. Presently, the programme exists in 102 villages in Idukki, Kottayam and Pathanamthitta districts covering 408 ultra-poor families. During this year total assistance of INR 13.10 million was paid to 408 families for various purposes.

**Ultra Poor Families

Families having no safe house, sanitary latrine and drinking water facilities.
Families having children who is pursuing school/professional studies.
Families in which one or more members are suffering from chronic illness.
Women headed families.
Unwed mothers.
Families having no regular income.

Profile of Agencies Involved



How Hard work wins the game

The story of Mrs. Nisha from Pathanamthitta district tells us how hard work can bring about success in one's life. Wife of an ailing husband and mother of two children, Nisha lived in a single room shed near the forest. Irrespective of the attack of wild animals and illness of both her husband and children, Nisha continued to work expecting a good day ahead.



The story of Nisha was shared by her SHG members to the local unit of PDS and unit Director. With the support of PDS a benefactor in Austria came forward to help the family. Based on the need assessment conducted by PDS, it was decided to assist the family to construct a new house in a new location. The benefactor contributed Rs. 7 lakhs for the purpose which was not at all sufficient for constructing a new house. The local unit of PDS headed by the Unit director managed to mobilise the remaining amount through various sources. Nisha and her family made whatever possible to materialize their dream of a livable house. Finally, a beautiful house was built spending Rs. 1.1 million. Today they are a happy family. They have undertaken dairy and her husband with his autorickshaw collects green fodder locally. Both their children are attending school.



5

RURAL HEALTH AND WELLNESS

PDS continues to provide health support services to the rural people in the area of primary health care, mental health and medical insurance.

Sahyadri Ayurveda Hospital

Sahyadri Ayurveda Hospital at Palikkunnu, offers specialty therapeutic treatments for diseases and health care/wellness packages. The hospital is well equipped with qualified and experienced Ayurvedic Doctors and therapists and standard facilities. Patients from India and abroad prefer Sahyadri Ayurveda Hospital as a centre of choice for undergoing both therapeutic and wellness Ayurvedic treatments. The centre offers various Ayurvedic treatments including Panchakarma (purification) and Rejuvenation therapies. The centre also has an O.P. and I.P. Ayurvedic treatments section for the poor and marginal sections of the society.

Sahyadri Ayurveda Pharmaceuticals

Sahyadri Ayurvedic Pharmaceuticals is a G.M.P. certified Ayurvedic medicine manufacturing unit, having a product range of 240 classical formulations and 18 proprietary formulations. The unit is provided with technical expertise in production, quality control, marketing and office administration. The production department has developed in-house formulary for all the prod-

ucts. The quality of medicines is maintained by observing quality control measures right from the collection/procurement of raw materials up to the manufacturing stage.

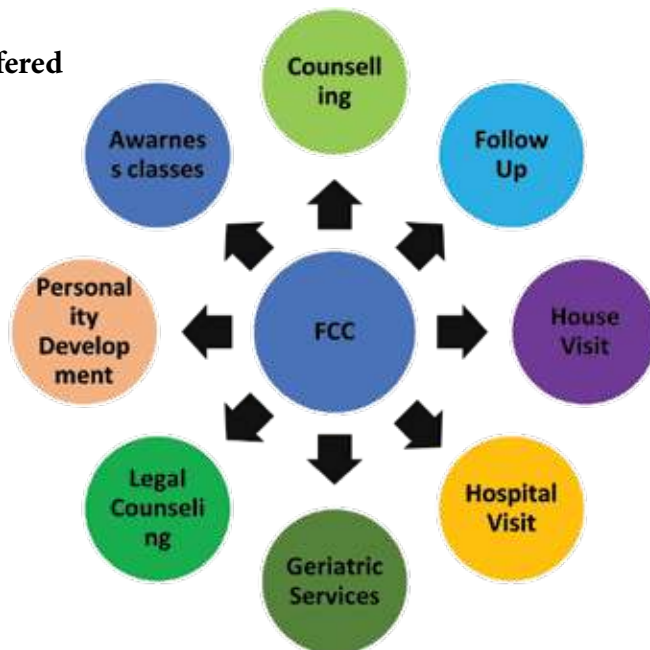
The Sahyadri Ayurvedic Pharmaceuticals procure 70% of its raw material requirement from local collection under buyback arrangement from the tribal people. This arrangement helps to maintain the quality of the raw materials and also provides an income generation opportunity for the tribal communities. Having set up a strong network of distributors, agents and retailers, Sahyadri has found a remarkable space in the Ayurvedic sector in the districts of Kottayam, Ernakulam and Idukki. An increase of 20% in the annual turnover was observed in the year 2022-2023 and Sahyadri Ayurvedic Pharmaceuticals is exporting Ayurvedic medicines to various countries across the globe.



Family Counseling Centre, Kattapana

The Family Counseling Centre located at Kattapana, has completed 32 years of selfless service and continues to provide counseling services to people with behavioral disorders, psychiatric and marital problems. The Centre is supported by Central Social Welfare Board, Govt. of India. It works in close association with Women Cells, schools, colleges, Anganwadis, De addiction and rehabilitation centres. The services of the Centre are highly appreciated by one and all. During the year, 265 new cases were registered and 682 follow-up sessions were handled at the centre.

Services Offered



Insurance

The micro finance programme implemented by PDS is linked with different insurance products. In association with the New India Assurance Company, PDS provides three insurance products to its project partners at grass root level.

Health Insurance

In collaboration with The New India Assurance Company Ltd, PDS implements Universal Health Insurance program. Under this program insured families are provided reimbursement of treatments in registered hospitals up to Rs.30000 against payment of a nominal premium. In the reporting year, -424 families are enrolled and 67 medical claims were settled disbursing Rs.4.38 Lakhs.

6

TECHNOLOGY DEVELOPMENT AND DISSEMINATION

Land to Lab

Innovative /progressive farmers and local/indigenous communities have evolved, developed and adapted several innovations and unique knowledge practices for addressing their location specific needs, problems and maximizing their local resources. However, the potential of these innovations/knowledge practices for catering location specific needs are largely underestimated, underutilized and limited to certain areas. Identifying such innovations and promotion of these innovations through various methods is one of the key strategies adopted by PDS. PDS is the regional collaborator of National Innovation Foundation, Government of India, for scouting innovations for national competition of grassroots innovation.

PDS has scouted and documented more than 100 innovations from different parts of Kerala. The innovations include plant varieties, farm machineries, traditional knowledge practices. Two of our innovators, Mr Joshy Joseph (Farm Machineries- Cow Dung Mixing and Grinding Machine) and Mr Jos V (Pepper Plucking Tool) has been selected by Porlinnova South India for presenting their innovations at Prolinnova International Farmer Innovation and Conference which was held on April 2024 at Farmer Conference Centre Nairobi, Kenya. They presented their innovation by online mode in the conference. During the year PDS was sanctioned a project from National Innovation Foundation for participating in the 12th national campaign on promoting rural innovations. For the last 15 years PDS has been continuously supported by NIF in promoting grass root level innovations in Kerala. We have made concrete efforts to disseminate the proven innovations by organizing various workshops and seminars at village level in various parts of Idukki. Several farmers, farmer groups, NGO's students visited our innovation exhibition Centre and showed keen interest in adoption and dissemination of innovations.



Tissue culture Laboratory

PDS has a well-established at Plant Tissue culture laboratory at Amal Jyothi Engineering College Campus, Koovapally. The prime aim of this unit is to produce bulk quantities of Banana, ornamentals, black pepper, vanilla and various medicinal plants and supply it to farmers at affordable price. Currently we have very good linkages with Kancor Ingredients Private Limited, Ernakulam for the supply of quality TC vanilla plants. Banana plants sales were carried out in collaboration with Banana Park, Palakadu and various nurseries in Tamilnadu and Kerala. We have supplied these plantlets through various projects and SHGs of our villages too. TC vanilla supplied to farmers of Idukki district in collaboration with NABARD. The total production capacity of the plants is eight to ten lakhs plants per year.

Varieties

- Vanilla
- Banana – Nendran, Red banana, Robusta etc
- Aglonema
- Syngonium



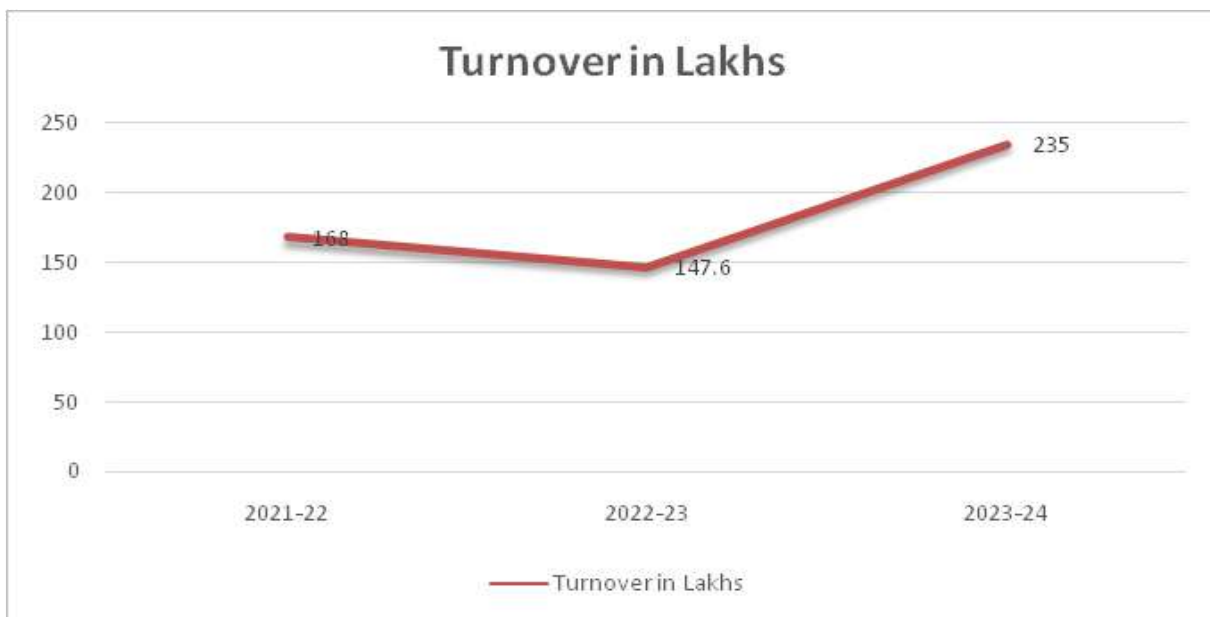
TRIBAL DEVELOPMENT

PDS has been always in the fore front in promoting development of the tribal communities and other vulnerable communities in Kerala. The focus has been on promoting sustainable livelihoods through promoting tribal leadership, education and training, sustainable agriculture and market linkage. Presently PDS is working in Kannampady, Kozhimala, Mullakanam, Kumily tribal settlements in Idukki district and Kombukuthi tribal colony in Kottayam district.

Hill Range Tribal Farmers Producer Company Limited

The Hill Range Tribal Farmers Producer Company Ltd was established at Kannampady tribal colony in 2016 under Indian Companies Act to support the livelihood initiatives of the tribal farmers and provide organized marketing support to their products. The tribal farmers had been heavily exploited by the local traders and middlemen as there were no organized marketing facilities to sell their products including Non-Timber Forest Products (NTFPs). The emergence of the farmer owned company with the support of NABARD has significantly contributed in ensuring reasonable price for their products. At present there are 727 shareholders including 345 tribal farmers. The Company markets its products under the registered trade mark Vanasree. The product basket consists of processed MFPs, grass broom, processed food, coffee powder, spices, curry powder, pickles, products of SHGs, products of local farmers and other similar farmer organization. Presently the company has 4 procuring outlets, 1 processing unit, 3 sales outlets and 1 franchisee outlet. The company has established and successfully running cardamom processing unit, broom production unit, coffee processing unit and procuring outlets.



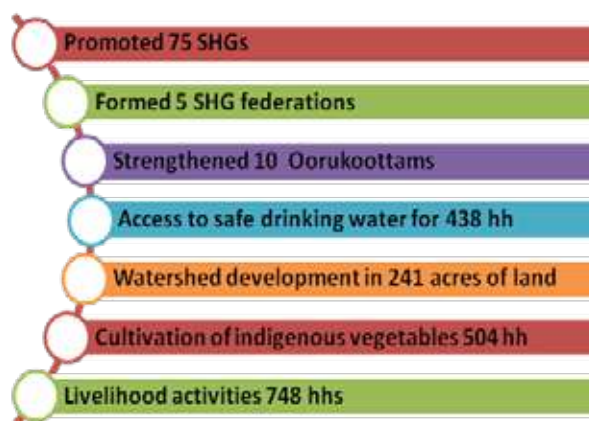


Vanajyothis

With the support of BMZ and KKS Germany, PDS has started this project in 2020 to support and facilitate 1000 tribal families to strengthen their livelihoods and link them with formal marketing systems. The project is being implemented in 3 tribal settlements namely Kannampady, Kozhimala in Idukki district and Kombukuthi in Kottayam district.

Major Components

- Strengthening of indigenous tribal organisations and SHGs
- Development of natural water sources and rain water harvesting
- Promotion of local specific livelihoods
- Strengthening of tribal farmer producer organisation
- Strengthening of market support including online marketing



Overcoming Water Scarcity in Kozhimala Village

Sreeja, a dedicated farmer, found herself confronted with a formidable challenge – water scarcity. At 46 years old, Sreeja, along with her family of two, relied heavily on agriculture for their livelihood. However, the persistent water shortage posed a significant obstacle to their

daily lives.

Before the implementation of the project, Sreeja's family endured considerable hardship due to the scarcity of water. They were forced to purchase water at a staggering cost of 2000/- per month, straining their already limited resources.

The burden of fetching water weighed heavily on Sreeja, especially after long days of work in the fields.

However, hope dawned with the intervention of the Rainwater Harvesting System and the shared well project. Through the collaborative efforts of the Self-Help Group (SHG) and the support provided by the Peermade Development Society (PDS), Sreeja embarked on a journey towards transformation. With determination and perseverance, she mobilized resources, with the SHG contributing 15000/- towards the project, while the PDS generously covered the remaining costs.

Sreeja and her family no longer faced the daunting task of procuring water, alleviating both financial strain and physical hardship. With a heart filled with gratitude, Sreeja expressed, “We were really suffering before. I was sad when I had to walk kilometres to get water after coming

home from work. For me, PDS was sent by God.” Indeed, the success story of Sreeja and her family serves as a testament to the transformative power of community collaboration and sustainable interventions. Through resilience and collective action, they have not only conquered water scarcity but have also embraced a future brimming with hope and prosperity in the verdant landscapes of Kozhimala Village



Marketing support for organic spices

One of the major problems faced by the tribal communities in Idukki district is the lack of marketing facilities for their agriculture produce. In order to check the exploitation by the middlemen and ensure reasonable prices for the products of tribals, PDS continues to buy the organic spices from the tribals at a price higher than the market rate. The tribals are given training in organic cultivation of black pepper, ginger, turmeric and cardamom and get them certified by the Control Union. Presently, there are 432 certified tribal farmers. In the reporting period PDS has collected 37 tonnes of organic spices from the tribals.

Agro -Biodiversity Conservation Through Homestead Cultivation

Peermade Development Society and ICAR Thrissur jointly organized one- day seminar on ‘Conservation of Agricultural Biodiversity through Homestead Farming’ and distribution of fruit seedlings and agricultural

implements. The program was organized through the Tribal Sub Plan of ICAR Thrissur. The program was held on January 10, 2024 at Kozhimala Tribal village and fruit seedlings and agricultural implements were distributed to 100 tribal farmers from Kozhimala, Rajapuram, Cheninaikkankudi and Poo-vanthikudi tribal hamlets. The Program was presided over by Dr. K Pradeep Principal scientist, ICAR Thrissur.



SUSTAINABLE AGRICULTURE & AGRO PROCESSING

Promotion of organic farming

The Agro-processing and Export Division of PDS aggregates organic spices and organic tea from its network of more than 3000 certified farmers, who are members of Organic Small Farmer Consortium of PDS. The Mission of the Division is to provide higher income to small and marginal farmers, with focus on ecological & biodiversity sustainability and to ensure highest quality of the products to its customers. The division stands on the principle of 3 “Ts” – Traceability, Transparency & Trust.

Farmer support system

The farmer support system or the Organic Sector Development (OSD) department of PDS Organic Spices comprises of 15 staffs which includes OSD manager, documentation team and 10 field staffs. The major duty of OSD team is to support the farmers in organic farming, documentation and keeping integrity of the products from farm to fork.

Through this farmer support system, we have trained more than 1000 farmers in various topics like organic method of pest and disease management, mechanization in farming, soil and water conservation methods, on farm quality improvement of produce, good agriculture practices etc. In collaboration with Fairtrade NAPP, we have launched a Coffee Development Project and as part of that we have planned a series of training on coffee cultivation, processing and quality improvement for our farmers. Also, a coffee farm is setting up at Thattathikkanam as a model farm where farmers can visit and learn many practical and theoretical lessons on good practices in coffee farming.

As part of the support system, we have distributed 3000 kg organic Ginger seedlings, 1800 kg organic Turmeric seedlings and 2000 litres Harithakashayam to our certified organic farmers during the year 2023-24. This enabled the farmers to reduce the cost of cultivation, enhance productivity, ensure the quality and authenticity of their organic products and earn better livelihood.

Agri Extension system

The Agri-extension team provides advisory services and provide farmer support through supply of organically produced nursery seedlings as well as supply quality organic inputs including vermicompost, herbal liquid manures, bio-agents like Trichoderma, Pseudomonas, VAM etc. About 5000L of liquid manures and more than 1500 kg of various bioagents were produced and distributed to farmers. Various Biodynamic preparations like BD 500 (30kg). CPP 100kgs and other BD preps were produced or procured and distributed to 35 BD farmers of PDS.



A medicinal plants model nursery was established at the eco-farm through the support of State Medicinal Plants Board (SMPB) and 302850 nursery seedlings of various medicinal plants were produced during the period 2022-2024. Nursery infrastructure through construction of poly houses, increasing irrigation facilities and other nursery improvements were undertaken through this project. Additionally, a drying yard and warehouse for storage of raw drugs was also created at Sahyadri Ayurveda, Pothupara through SMPB support.



Biodynamic Training



B/U/S Training

Various trainings on B/U/S modules (AHA) through support of TVS, Madurai under CSR funding and on Biodynamic farming with Biodynamic Association of India were undertaken at Sahyadri Research Institute for farmers, FPOS, ICS staff and youths.

Quality Analytical Laboratory (QAL)

The QAL was accredited by Central Pollution Control Board for undertaking commercial testing of soil and water quality. Hence forth the lab is testing and certifying the drinking water quality of various institutions, restaurants, hotels and hostels in and around Peermade block. Farmer health card and ayurveda drug quality testing are also undertaken at QAL.

Eco-farm & Organic Garden

Pepper seedling production has been increased to more than 35,000 seedlings reflecting a 60% increase compared to the previous year and so also is coffee seedling production. 25% increase in ornamental plants seedlings was also recorded compared to the previous year.



Local pepper variety production at eco farm

PDS ORGANIC SPICES

PDS Organic Spices, a unit of Peermade Development Society is working with around 2500 small and marginal organic certified farmers located in and around Idukki district area. PDS Organic Spices aggregates organic produce from its network farmers and process it in own BRC A grade facility and export to all major developed countries of the world and retail in India under the brand name – Trubio&Biorigin. The farmers are grouped under 5 ICS (Internal Control Systems) and are members of Organic Small Farmer Consortium of PDS. The Mission of the division is to provide sustainable income to small and marginal farmers, with focus on ecological & biodiversity regeneration and to ensure highest quality of the products to its customers with transparency and traceability. PDS Organic Spices is also implementing several initiatives to attract youth, women and tribal in to farming.

Objectives of PDSOS

Promote cultivation, processing and marketing of superior quality organic spices from the place of its origin to ensure sustainable livelihood of small and marginal farmers.

Ensure supply of certified organic spices conforming to international Food Safety and Quality standards to customers around the world. Adhere to principles of nature's sustainability thereby aligning to Sustainable Development Goals (SDG).



PDS Organic Spices is headed by Fr. Jilson James, Executive Director of PDS and together with Dr. Thomas J. as the Technical Advisor, Mr. Sanu Joseph, C.A. as the Financial Consultant and Mr. AM Ravindran Nair as COO, constitute the Management Committee of the Division. The division provides employment to 110 permanent staff/ workers and 15 temporary workers.

For the fiscal year 2023-2024, PDS Organic Spices achieved a turnover of Rs. 25.68 crores with total sales of 600 MT of organic spices. These spices were exported to countries including the USA, Canada, Germany, the UK, France, Switzerland, Spain, Korea, Japan, Dubai, and Egypt. Domestically, the retail brand Trubio is available in major organic retail shops across Southern India and online. This year, we added around eight new buyers and expanded our farmer base to more villages in the Kottayam and Pathanamthitta districts.



Awards and Recognitions

PDS Organic Spices has been awarded the Best Fairtrade Business Partner in India for the year 2023 by Fairtrade India. This recognition is a significant achievement for our organization, reflecting our commitment to the social and economic empowerment of small and marginal farmers through sustainable agricultural practices and Fairtrade.

On October 6, 2023, there was an award ceremony at the Pullman Hotel in New Delhi. The award was received by Fr. Jilson James, Executive Director of Peermade Development Society, from Mr. Detlev Grimmelt, Executive Board Member of Fairtrade Germany. This event marked a momentous occasion, celebrating our contributions to the fairtrade movement and sustainable agriculture.

This prestigious award is a testament to the hardwork and dedication of PDS Organic Spices in promoting the welfare of small and marginal farmers. By ensuring fairtrade practices, we help farmers receive fair compensation for their products, enabling them to achieve economic stability and social empowerment. Our efforts in marketing sustainably produced organic products in both International and Indian markets have been instrumental in achieving this recognition.

At the Fairtrade India conference, held in conjunction with the award ceremony, our farmers' group, SOSFC, was represented by Mr. Joby Vayalil (Secretary), Mr. Albin Shaji (Treasurer), and Mr. Jacob Jose (Coordinator).

Achievements

Dr. Thomas Jacob has been elected as international delegate of World Advisory Body of Naturland from 1st January 2024. He was an invited member to Naturland World Advisory Board since 2023.



Participation in National and International events

Executive director of PDS Organic Spices Fr. Jilson James attended the Speciality Coffee Exhibition America, held in Chicago from 12th to 14th April 2024. This Expo, meticulously curated by the Specialty Coffee Association (SCA), serves as a hub for networking, learning, and business growth, ultimately benefiting all stakeholders in the coffee market.



Fr. Jilson James, Dr. Thomas J and Mr. Sanu Joseph participated in the International Spice Conference held in Delhi - NCR, from March 3rd to 6th, 2024. The theme of ISC 2024, "Shaping the Future: Trends and Insights," focused on the future of the spice industry and aimed to provide insights into the emerging trends, challenges, and opportunities that would shape the industry in the coming years.



PDS Organic Spices has been represented in the Bio-fach exhibition, Nuremberg, Germany by Dr. Thomas J, Mr. Roy Joseph and Mr. Jomon Joseph, which was held on 13th to 16th February 2024. BioFach is the world's largest annual trade fair for organic food and agriculture. It brings together 2774 exhibitors and approximately 46700 trade visitors from around 130 countries across the globe. Dr. Thomas also was a co-presenter at the session "Status Update on Global Research that Supports the Growth of the Organic Supply to Meet its Growing Demand" on 14th Feb 2024 at the Nuremberg Conference.

.....

Dr. Thomas Jacob represented PDS Organic Spices at 100years of Biodynamic Agriculture at Gotheanum, Donarch, Switzerland Feb 6th-10th, 2024



Dr. Thomas represented PDS at Xichong International Organic Innovation Summit from Sept 8-12, 2023.



Dr. Thomas Jacob represented PDS Organic Spices at the 6th Organic Asia Congress “Building World Peace through Organic Agriculture” and presented the biodiversity action plan for spices at Kauswagan, Lanao del Norte, Philippines during June 1 – 10, 2023.

Dr. Thomas Jacob represented PDS Organic spices in the supplier meeting at Jaegermister, Germany co-organised by UEBT, Netherlands and presented the biodiversity action plan in spices supply chain.

Mr. Jacob Jose represented PDS Organic Spices at the 2nd World Organic Youth Summit, held in Hualien County, Taiwan, from 13th-15th September, 2023. The World Organic Youth Summit brought together young people from across the continents to discuss and share trends and new opportunities in organic agriculture. It was a meeting place for young leaders and organic practitioners to address common challenges and future prospects to advance the organic sector.



Fr. Jilson James,
Mr. Binoj Thomas,
Mr. Jacob Jose and
Mr. Subin Sabu
participated in the
Biofach exhibition
held in New Delhi
from 6-8 September
2023.



Additionally, PDS Organic Spices represented in a number of national and state-level trainings, events, and exhibitions hosted by the Fairtrade NAPP, the Biodynamic Association, Spices Board of India, the Industrial Department, and other organizations.

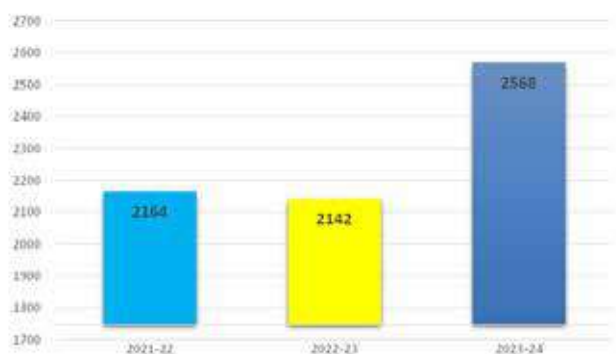
Employee engagement and empowerment programmes

As part of employee empowerment programme PDS Organic Spices conducted 95 training programme during 2023-2024, which includes internal and external training, on-floor training, internal auditor training, safety and mock drill training, site security and food defense for staff & workers, induction for new employees and workers etc. Besides the normal and routine production, review and FSSAI meetings, important days like Onam, Christmas etc., are being celebrated well. Scholarships to deserving children are being distributed. As part of the employee engagement programme, we have conducted a staff tour of all our staff members, in the month of January 2024.

PDS Natural Products

A new product development lab has been installed at the PDS Natural Products unit to formulate new products under the brand Biorigin. We have added new items like millet flakes, different millet powder etc in the product line. Currently different kinds of Millets, Jaggery, Vinegar, Spices etc. are available under Biorigin brand. In order to reach out to more customers we are marketing it through our online platform www.bioriginonline.com also.

Annual Turnover (Rs. in Lakhs)



PDS Organic Tea:

PDS organic Tea is in high demand both in India and abroad. As in the previous years, the export of organic tea is growing. We are trying to encourage more and more small farmers to convert to organic farming. As part of our commitment to our small tea farmers, we distributed premium to all our organic tea farmers in the current financial year.

10

HUMAN RESOURCE DEVELOPMENT

Internship

Peermade Development Society is preferred by many students of Social Work, Business Administration, Agriculture and Biotechnology for undergoing their internship as part of their course. During the year we could provide internship opportunity to 74 students in social work, business management, agriculture and rural health. Also 37 institutions including colleges, NGOs, farmer groups, etc. have visited various projects of PDS during 2023-24.



Marian College Kuttikanam (Autonomous)

In 1995, PDS started Marian College to provide the student community with quality education in Information Technology, Commerce, Social Work and Management. The college imparts information with the intention of proper character formation of the students, eventually achieving their holistic transformation. The courses and the curriculum at Marian College are designed to groom the students into superlative professionals who are well formed spiritually, academically and individually.

Marin college is the first new generation college in Kerala to be awarded with autonomous status. National Assessment and Accreditation Council (NAAC), the connoisseur of quality education in India has ranked the college with 'A++' Grade with a CGPA of 3.71 on a four-point scale. It is the highest ranking for any new generation college in the country. It is bestowed with the status of 'College with potential for Excellence' (CPE) by the University Grants Commission. Marian is the youngest college in Kerala to be awarded this recognition, which has been conferred on only 149 colleges in all of India. Marian also has the approval of the All-India Council for Technical Education (AICTE), which is yet another benchmarking body of the Government of India to sustain quality in technical education.

The Marian College offers the UG courses of BBA, BCA, B. Com, BSW, BA (Economics), BSc Physics and Maths and PG courses of MBA, MMH, MSW, MCom, MCA and also various diploma courses.

Marian International Institute of Management (MIIM)

This is a unique initiative of Peer-made Development Society. The All-India Council for Technical Education (AICTE), New Delhi approved MIIM with a sanctioned intake of 120 students in MBA. It is affiliated to Mahatma Gandhi University, Kottayam.



INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

<u>PARTICULARS</u>		<u>Year ended 31.03.2024</u>	
		Rs.	Ps
INCOME			
Receipts-Grants /Projects/Programmes		1,40,48,272.32	
General Receipts & Contributions		1,24,27,761.00	
Round Off		204.08	
Interest from Banks		2,45,082.00	
Excess of Expenditure Over Income		26,32,274.07	
TOTAL		2,93,53,593.47	
EXPENDITURE			
General Administration Expenses		29,16,029.08	
Programme/Projects Expenses		2,27,91,774.32	
Interest & Bank Charges		11,71,709.18	
Loss From Units		22,25,567.89	
Vehicle Expenses		2,48,513.00	
TOTAL		2,93,53,593.47	

BALANCE SHEET AS AT 31ST MARCH 2024

<u>PARTICULARS</u>		<u>As on 31.03.2024</u>	
		Rs.	Ps.
LIABILITIES			
Capital Fund		45,08,18,775.35	
Corpus Fund		3,41,950.00	
Revolving Fund		48,32,460.00	
Loans & Borrowings from Banks		12,27,70,566.34	
Loans from Funding Agencies		58,00,000.00	
Current Liabilities		95,80,625.86	
TOTAL		59,41,44,377.55	
ASSETS			
Fixed Assets		6,94,99,213.35	
Own Units & Projects		39,15,05,327.41	
Loans & Advances		12,49,53,137.49	
Deposits		5,08,620.00	
Receivables		29,24,335.13	
Cash & Bank Balances		47,53,744.17	
TOTAL		59,41,44,377.55	

Sd/-
Fr. Bobby Mannamplackal Alex
 President

Sd/-
Fr. Jilson James
 Secretary Cum Treasurer

Sd/-
Jose Kappen & Co
 Chartered Accountants



PEERMADE DEVELOPMENT SOCIETY

Peermade - 685 531, Idukki Kerala, India.

Tel: +91 4869 232197, 232725e-mail: pdsngo1980@gmail.com

www.pdspeermade.com | www.pdsinnovation.org

www.pdsorganicspices.com | www.sahyadriayurveda.com